

**IN THE U.S. PATENT AND TRADEMARK OFFICE**

Applicants:	Edlund et al.	)		
Serial No:	10/789,743	)		
5 Filing Date:	February 27, 2004	)	Examiner:	Binh Van Ho
Title:	Credibility rating platform	)	Group Art Unit:	2163
		)	Confirmation No.:	8420

Commissioner for Patents  
10 P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

15 Dear Sir:

In response to the Office Action mailed September 15, 2008, Applicants respectfully submit the following Amendment:

**AMENDMENT**

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**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 5 of this paper.

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